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A FAMILY LIVING COURSE FOR
A COEDUCATIONAL HOME ECONOMICS CLASS
IN CENTRAL COLLEGE HIGH SCHOOL

by

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CHAPTER I

INTRODUCTION

For centuries the family has been considered the basic unit of American society but only within the last sixty years or so has home economics been officially identified as the family-oriented program with the chief purpose of helping children and youth become happy, understanding members of families. Recognition of the contribution of homemaking education for both boys and girls is due in part to the trend towards de-emphasizing manipulative skills as the total home economics program and emphasizing a broad study of home life, including the behavior of people, family relationships, and relations between home and community. The scope of problems faced by the modern family makes it clear that these relationships are more complex than ever before. Family life education may act as a stabilizer for all youth by educating them for living while they are learning how to make a living.

Statement of the Problem

The purposes of this study were: (1) to develop content for a family living course to be taught in a coeducational class in Central College High School, and (2) to use the prepared materials in teaching this course and evaluating learning.

Review of Literature

Why should a course in family living be taught in the high school? What should be included in a course in family living? When, how, and to whom should such a course be taught? These and many other questions, confront the teacher as she plans and develops the curriculum. In order to attempt to answer these questions it is helpful to pause and look at the characteristics and responsibilities of today's families.

Changes in family living. The twentieth century has commonly been called the century of change. Nothing in history has been so constant as change, but change is much more rapid today than ever before. The cultural changes of the time are readily reflected in the basic unit of society, the family. Duvall pointed this out by saying:

The powerful complex of industrialization, urbanization, and secularization has drastically changed the function of American families in recent decades. No longer imperative are the once all-absorbing demands of economic productivity, education, medical attention, recreation, protection, religion -- all essential functions of the pioneer, rural, old fashioned large family.¹

Lane, in referring to family changes said:

¹Evelyn M. Duvall, Family Development, p. 26.

The problems faced by families 50 years ago were in many ways similar to the problems faced by families today. Families then, as now, were concerned with earning adequate income, providing food, clothing, and shelter for their members, providing for the affectional needs of their members, and adjusting to crisis and emergencies. But the issues affecting family life and the knowledge necessary for wise problem-solving by the family have changed in recent times.¹

What are the changes, issues, and pressures confronting the contemporary family which concern those involved in planning educational programs? One of the most striking changes has to do with the change in self-sufficiency. The family is no longer a producing unit but rather a consuming unit. Coupled with this trend is an increase in urbanization. Lane emphasized these changed aspects of families in the present society.

As the production aspects of rural family life shifted to the consumption aspects characterizing the urban family, the family became dependent upon the availability of jobs for its prosperity. In addition to the changing production-consumption aspects of the American scene, automation has created chronic unemployment in certain localities and among certain job groups. In seeking employment, the family has become mobile, moving from areas predominantly rural to areas predominantly urban and industrial.²

One employee's work may not only result in one move from city to city but in time it may involve many moves to

¹Betty Lane, "Social and Economic Issues Affecting the Family," Practical Forecast, 9:62, September, 1963.

²Ibid.

various cities and parts of our nation or the world as he goes where the job for his specialized training exists. The family can no longer provide the status that was once given when the family name was established in one locality throughout several generations. The loss of status is not in itself necessarily bad but certain insecurities may have replaced it.

According to Fleck, two-thirds of the population now reside in suburbia surrounding large and small cities.¹ Abernethy indicated some of the implications of this trend.

Since 1950 suburban areas have been growing more rapidly than the cities they surround. These new suburbs are often built by one or a few building corporations. In the older suburbs each house went up separately and was individually planned to fill the needs of the owners. In the newer suburb, both house style and price tend to be uniform. This uniformity of construction tends to be designed for and appeals to one income level. There tends to be uniformity of background or since there is mobility from one socio-economic status to another within the span of two generations -- uniformity of what these families want to be.

This trend toward conformity comes at a time when we as a nation are having to deal with countries and cultures different from our own. Even within our own country, we are feeling the great tensions for racial, national and religious differences. We are faced with a challenge to use these differences creatively

¹Henrietta Fleck, "An American Family Fact Sheet," Forecast, 77:45, March, 1961.

to enrich our national and international life.¹

The ideas expressed indicate the need to prepare today's young people for living in a world community.

More families are being established today and at a very young age. Fulcomer stated that "almost 40 per cent of the brides in our country are teen-agers."² One of the reasons for this situation, of course, is that there are more teen-agers in the population today than at any time before in history. Because of economic conditions both the husband and wife are likely to work in order to make their marriage possible. Military service or the completion of college education may be included in their first years of married life. Families tend to be smaller now than in the past since children today are less of an economic asset than in the past. Fulcomer indicated further that:

Couples are having children closer together and they are putting an end to child-bearing at an earlier age than in former years. The average mother, it is said, is likely to complete her child-bearing at the age of 30, or shortly thereafter.³

Dixon concluded that:

¹Jean B. Abernethy, "III, Family Life In America: Education for a Changing World," Forecast, 78:30-31, May/June, 1962.

²David M. Fulcomer, "What Are Today's Families Like?" Journal of Home Economics, 55:695, November, 1963.

³Ibid., p. 696.

Smaller family size and earlier end to child-bearing provide more opportunity for women to plan careers outside the home. Even during the time when family demands are high, many working mothers do not work because of the need for higher family income but because they prefer to work.¹

The fact that so many women are now working outside the home has brought to mind questions concerning the roles of all family members. In the words of Voelcker and Simpson:

Today, roles of family members are more complex and expectations differ from family to family. In over 40 per cent of our American families the wife works outside the home, either full-time or part-time. She and her husband may share household tasks: woman's work and man's work are less clearly defined than in the past.²

Fulcomer wrote that "it is estimated that eight million children are living with one parent or none because of breakups, divorce, or illegal unions."³ When speaking of unmarried mothers he stated that "there are at least seven million Americans now living who were born to unwed mothers."⁴ This instability of the American family may be

¹James P. Dixon, "Our Changing Society: Impact on Families," Journal of Home Economics, 55:499, September, 1963.

²Pauline Voelcker, and Elizabeth Simpson, "Toward the Improvement of Family Life Through Education," Illinois Teacher, 2:4.

³Fulcomer, loc. cit.

⁴Ibid.

the result of several causes. In the words of Winch:

Marriages are broken by death, divorce, and separation (including desertion). The sociologist looks for causes of marital dissolution -- other than those resulting from death -- in the functions of the family and of related structures. In the United States there appears to have been an increase in the proportions of marital dissolutions in which both parties survive, but this increase has been more than counterbalanced by a decrease in those resulting from death. Accordingly, the evidence points to a small decrease over the past century or more in proportion of marriages dissolved each year. Although the data are not conclusive, it appears that the divorce rate in the United States rose to a peak in 1946 and since then has fallen back to a level that still exceeds the period before World War II. The increase is interpreted as resulting from a tendency for more couples to formalize their marital dissolutions.

There is evidence that early marriages in the United States tend to be relatively unstable. There are several possible interpretations: (1) This is merely a reflection of the correlation between low socio-economic status and marital dissolutions. (2) This is a consequence of emotional immaturity, which makes for unsound mate-selection and for childishly frustrating, rather than gratifying, marital interaction. (3) This is a consequence of there being among the early marriages a considerable proportion in which the bride is premaritally pregnant; many of these couples would reject each other if given a longer period of premarital interaction free from the pressure occasioned by pregnancy.¹

Truxal and Merrill indicated the belief that changes in the family function have resulted in instability:

¹Robert F. Winch, The Modern Family, pp. 718-719.

The family is becoming more an erotic relationship -- using erotic in the broad sense of procreation, affection, and romantic love. The factors that impel any given couple to marry are largely romantic, as are those which keep them together before conjugal affection appears. The day has passed when every individual was absolutely dependent upon the family for his livelihood, protection, education, recreation, and religious instruction. The old-fashioned ties were solid; the individual could not get along without them. In their stead he now has a congeries (collection) of feelings which, because of their high emotional content, are considerably more unstable than the powerful ties grouped about making a living, building a home, worshipping God, and educating his children. In place of the institutional relationship, we have one that is essentially individual.¹

Additional changes are occurring within the life cycle of the family. With early child-bearing and the tendency of young people to leave home at an earlier age, the last child will leave his family before the parents reach the age of fifty. Dixon concluded that "families are growing smaller and contact years between members of more than one generation in a given household are decreasing."² In the words of Lane:

A new phenomenon in family life is the emergence of the sixteen million persons over 65 years of age in our society. Only recently has attention focused on the family life of the aging. Living with and caring for the aging

¹Andrew G. Truxal, and Francis E. Merrill, Marriage and the Family in American Culture, pp. 513-514.

²Dixon, op. cit., p. 497.

within the family is considered by many to be one of the most significant issues affecting families today.¹

These and other trends such as freedom of family members, changes in family size, and spending patterns are making a tremendous impact on family living today. Implications of these trends should certainly be considered for most effective teaching for as Samples said, "the most valuable tools available to a teacher are the real problems facing pupils and their families in the here and now."²

In discussing this subject Abernethy stated:

We (people) feel that family life education can lessen confusion caused by change. It can help students to understand what is happening, what is causing confusion and change, what choices he has and the probable results of these choices. Family life education can encourage the student to make his decisions while respecting the rights and feelings of others.³

Teaching for successful family life. The relationships within the family must be stressed in the teaching of family living because today's family calls for more intimate democratic contact among family members; hence, new patterns of interactions. Buchanan pointed out that in

¹Lane, op. cit., pp. 63, 108.

²Merna A. Samples, "Does Home Economics Teaching Reflect Family Living Changes?," Forecast, 76:18, January, 1960.

³Abernethy, op. cit., p. 44.

the teaching of family relationships, home economics teachers are trying to:

- Promote increased understanding of self and others.
- Provide the student with knowledge of patterns of family living in our society.
- Promote social and emotional growth on the part of individual students.
- Help students to recognize and accept individual and family differences.
- Help the individual student become aware of his own values and to clarify them.
- Help the student develop skill in communication in emotionally loaded areas related to individuals and families.¹

Varied viewpoints have been expressed by educators, parents, and pupils concerning whether courses in family living are worth while. DeLissovoy stressed its worth when he said:

Many educators still hesitate to include courses that prepare students for marriage, whereas driver training has been accepted virtually by all schools as essential to public safety. We do not know how many teen-agers will be driving cars when they are adults, but we do know that the probability of marriage is better than 93 per cent for an American girl of twenty. And while liability and collision insurance can be purchased for the potential driver, we know of no better insurance for a successful marriage than adequate preparation for a happy home life.²

Much consideration should be given to how family living is taught in order to prevent perverse reactions.

¹Helen E. Buchanan, "Teaching Family Relationships," Journal of Home Economics, 56:305, May, 1964.

²Vladimer DeLissovoy, "Adolescent Husbands and Wives," Forecast, 78:72, 121, February, 1962.

One mother expressed her disappointment in such a course by saying that the class encouraged her daughter to an early marriage due to the teacher's failure to be realistic. She went on to explain that one learning experience was to plan a wedding. This in itself may have been a useful experience but no consideration was given to the income level of her family and the planning of a type of wedding that they could afford. This criticism was no doubt justified but this need not be the outcome. The planning of a wedding per se may not be as helpful for pupils as a consideration of problems and concerns that individuals face as they make decisions in relation to being married.

Moore has indicated the belief that:

Contrary to some popular misconceptions, education in marriage and family living in school may well serve as a deterrent to too early marriage. An understanding of the responsibilities of parenthood, of housekeeping, of family finance, of work involved in the total homemaking process, can serve to counterbalance the over-romanticized concept of marriage so often found in mass media.¹

DeLissovoy agreed with Moore and stated:

To stress the significance of the family will not put us back on the side of early marriage. Rather it will strengthen our plea for the right marriage at the right time after the right preparation.²

¹Bernice M. Moore, "A Sociologist Looks at Homemaking Education," Practical Home Economics, 5:42, April, 1960.

²DeLissovoy, op. cit., p. 121.

The following letter written by a high school graduate to his principal indicates a real sense of need on the part of one pupil.

I want to know why you and your teachers did not tell and teach me about life and the hard, critically practical world. I am a husband and a father working my way blindly from a high school intellectual to a respectable, self-supporting, voting citizen of the community. In this transition I am beginning to get an upper hand on the lower rung of the ladder of life for which your education never prepared me one whit.

I wish I had been taught more about family relationships, child care . . . paying off a small mortgage, household mechanics, politics, local government, the chemistry of foods, carpentry, how to budget and live within a budget, the value of insurance, how to figure interest when borrowing money and paying it back in installments . . . how to detect shoddy goods . . . how to paint a house, resist high pressure salesmanship, how to buy economically and intelligently, and the danger of installment buying.¹

Certainly education today is needed for living as well as for making a living. Maybe educators have been guilty of teaching about something rather than actually teaching it and excusing themselves by thinking pupils will receive the needed depth teaching in college. With many young people either not attending college or dropping out

¹National Committee for Education in Family Finance, Education in Personal and Family Finance -- Its Place in the Curriculum, A Handbook for Educators, Bulletin No. 21. New York: National Committee for Education in Family Finance, 1960, pp. 4,5.

within the first year, and the continuing incidence of early marriage, teachers dare not squander their opportunities for including such learning experiences on the secondary level. Our practices must help the pupils to see what the basic principles are and how to use them in new situations as the needs arise in our world of change. The philosophy as stated by a Philosophy and Objective committee of the American Home Economics Association in its New Directions expressed this idea clearly.

We believe that the clearest new direction for home economics is to help people identify and develop certain fundamental competences that will be effective in personal and family living regardless of the particular circumstances of the individual or family.¹

The Competences identified by this committee may be helpful for curriculum planning. Fundamental to effective living are the competences to:

- . establish values which give meaning to personal, family and community living; select goals appropriate to these values
- . create a home and community environment conducive to the healthy growth and development of all members of the family at all stages of the family cycle
- . achieve good interpersonal relationships within the home and the community

¹American Home Economics Association. New Directions. A Statement of Philosophy and Objectives of Home Economics of the American Home Economics Association, Washington, D. C.: American Home Economics Association, 1959, p. 8.

- . nurture the young and foster their physical, mental and social growth and development
- . make and carry out intelligent decisions regarding the use of personal, family and community resources
- . establish long-range goals for financial security and work toward their achievement
- . plan consumption of goods and services -- including food, clothing, and housing -- in ways that will promote values and goals established by the family
- . purchase consumer goods and services appropriate to an overall consumption plan and wise use of economic resources
- . perform the task of maintaining a home in such a way that they will contribute effectively to furthering individual and family goals
- . enrich personal and family life through the arts and humanities and through refreshing and creative use of leisure
- . take an intelligent part in legislative and other social action programs which directly affect the welfare of individuals and families
- . develop mutual understanding and appreciation of differing cultures and ways of life, and co-operate with people of other cultures who are striving to raise levels of living

As home economists, we can measure the success of our work by the extent to which we contribute to the development by individuals and families of these competences.¹

The way in which these competences are developed by individuals depends upon the specific needs of the group

¹Ibid., p. 9.

being taught. Therefore the teacher must have a basic understanding of needs of pupils within her classroom in order to teach effectively. Any classroom will contain pupils of diverse backgrounds, interests, and abilities, yet underlying these differences are basic similarities which can guide the teacher in identifying major needs of pupils, whether they be boys or girls. Havighurst called these basic similarities developmental tasks. He defined a developmental task as

. . . A task which arises at or about a certain period in the life of an individual, successful achievement of which leads to his happiness and to success with later tasks, while failure leads to unhappiness in the individual, disapproval by the society, and difficulty with later tasks.¹

Duvall listed the developmental tasks as identified by Havighurst as:

1. Accepting one's changing body and learning to use it effectively.
2. Achieving a satisfying and socially accepted masculine or feminine role.
3. Finding oneself as a member of one's own generation in more mature relations with one's agemates.
4. Achieving emotional independence of parents and other adults.
5. Selecting and preparing for an occupation and economic independence.

¹Robert J. Havighurst, Human Development and Education, p. 2.

6. Preparing for marriage and family life.
7. Developing intellectual skills and social sensitivities necessary for civic competence.
8. Developing a workable philosophy of life that makes sense in today's world.¹

Traditionally home economics has been looked upon as a subject of study for girls. Only within recent time has there been a growing recognition and appreciation of the needs of boys, as well as girls, for family life education. Williamson and Lyle reported that

In 1948 the Commission of Life Adjustment Education for Youth restated the philosophy, which had been developing, that education for family life should be an essential part of education for living. This Commission thought that it would jeopardize our national security to deprive a large number of boys and girls from learning what they needed to know in order to carry their responsibilities as family members; that family breakdown resulted in serious social problems.²

Changes in family life cited earlier indicated the increasingly responsible role of each member of the family. There has been a changing attitude among men toward homemaking as they have recognized that they, as fathers, are also homemakers. The increase in the number of women working has resulted in many husbands taking a greater share in the many aspects of homemaking than was true in

¹Duvall, op. cit., pp. 294-297.

²Maude Williamson, and Mary Steward Lyle, Homemaking Education in the High School, p. 206.

earlier years. Williamson and Lyle reiterated this idea when they said:

If we develop in our girls certain beliefs and attitudes toward home life, and those girls later marry boys with different attitudes, we are creating a situation that will demand many adjustments. As one principal of a large high school said, 'We are educating for family friction, for we are educating only half for family life.'¹

Current practices seem to be to offer coeducational classes in family living in the eleventh and twelfth grade. At this age both boys and girls are approaching comparable levels of maturity and are ready for some intensive study of personal relationships with members of the opposite sex and for problem solving learning experiences related to their future. The goals for such a course should deal not only with better family living in their present homes but should assist them in preparing for homes of their own when they marry. Williamson and Lyle wrote:

The Commission on Life Adjustment Education for Youth made some specific recommendations about education for family life for all young people. Among them were the objectives to be kept in mind when planning courses.

1. The ability to appreciate the importance of family life in our society.
2. An understanding of what good family life means in terms of their own family experiences.
3. A desire to make their own living as successful as possible by these standards.

¹Williamson and Lyle, op. cit., p. 207.

4. The abilities and skills needed in successfully performing homemaking activities.
5. A specific yet broad understanding of what the resources for family living are in their communities.
6. The skills and abilities needed for finding these resources and for using, among others:
 - a. The ability to buy wisely, within the limits of the family income.
 - b. The ability to resist propaganda, high pressure salesmanship, and trickery which keeps so large a proportion of this group in perpetual debt.
 - c. The ability to work effectively with other families to develop new resources, make better use of resources already available and/or solve problems of common concern.
7. The ability to maintain democratic relationships in family life.
8. The ability to establish and maintain wholesome, effective family-community relations.
9. The ability to recognize and conserve values in family living as family patterns go.¹

Teaching goals and methods. With the rapid increase of knowledge, the "how" of learning becomes very important in order to help pupils to become lifelong learners. How may a coeducational course in family living be taught effectively to meet the needs of pupils?

Stovall suggested that

¹Williamson and Lyle, op. cit., pp. 212-213.

In preparing pupils for a world of change, it appears that the instruction must be that which will help pupils 'to learn how to learn' and thus become independent learners. This is real education in any era Education must include not only learning a body of knowledge and using it but learning education must also include how to get hold of knowledge not yet known. This kind of education will result in independent learners.¹

Teen-agers share certain basic similarities. On the other hand, each individual is, to a certain extent, unique and there are many differences between various schools and within the same school. It has been said that where you teach will determine who you will teach, what you will teach, and in most instances, how you will teach. This means that the teacher needs to have an understanding of backgrounds and interests of the pupils in order to determine the procedure essential for the learning desired. Tyler suggested various methods of determining pupils' needs and interests.² They were listed as observation, student interview, parent interview, questionnaire, tests, and office records. This body of knowledge about pupil backgrounds, needs, and interests is an invaluable aid in identifying curriculum objectives. Tyler stated ". . . that objectives concentrating on specific knowledge are more

¹Ruth Stovall, "Secondary Education," Journal of Home Economics, 54:537-538, September, 1962.

²Ralph W. Tyler, Basic Principles of Curriculum and Instruction, Chicago: The University of Chicago Press, 1950, p. 9.

attainable and the results more permanent when there are opportunities for this knowledge to be used in the daily lives of the students."¹

For the remainder of this report objectives will be referred to as behavioral goals. Objectives stated as behaviors to be developed by pupils are often most meaningful and provide guidelines for the teacher as learning is evaluated. A behavioral goal refers to an objective expressed in terms that identify both the kind of behavior to be developed in the pupil and the content or area of life in which the behavior is to operate, according to Tyler.²

As learning objectives are attained, certain specified concepts are also attained by pupils. As a result of the process of concept attainment pupils are helped to generalize and to relate learning to new situations. Thus learning becomes useful now and in the future. Lowe has defined concepts and generalizations as follows:

A concept is a word or phrase which expresses the complete meaning, feeling, and thought about something. Concepts provide a framework for thinking.

A generalization is a complete thought which expresses an underlying truth, has an element of

¹Ibid., p. 26.

²Ibid., pp. 28, 30.

universality, and usually indicates relationship. A generalization usually contains two or more related concepts.¹

The expanding supply of knowledge has made it essential to identify key concepts within particular fields and related subject areas. This may well be the way to achieve depth teaching. Depth can be understood more readily by determining what it involves rather than by definition. The Home Economics Seminar in French Lick, Indiana, concluded that "Depth involves understanding of the significant ideas, definitions, and concepts of a field and some ability to apply these principles and concepts and to make judgments based thereon."² The basic concepts grasped by pupils can provide the framework for continued learning.

The extent and kinds of behavioral changes pupils achieve as a result of learning are determined by the specific learning experiences the teacher selects for each behavioral goal. In the words of Tyler, "The term 'learning experience' refers to the interaction between the learner and the external conditions in the environment to which he can react."³ Most learning occurs and is retained longer

¹Phyllis Lowe, "Big Ideas," Vocational Homemaking Bulletin, 34:3, October, 1963.

²The Home Economics Division of the Association of State Universities and Land Grant Colleges, Home Economics Seminar, French Lick, Indiana: A Report of the Home Economics Seminar, 1961, p. 11.

³Tyler, op. cit., p. 41.

when the learning experience approaches a realistic, life-like situation encountered by the pupil. Behavioral goals are selected with the pupils' previous experiences in mind and are stated in such a way that they serve as a guide in the selection of experiences that will result in the desired behavior change. The following general guidelines, outlined by Tyler, may serve as criteria in the selecting of learning experiences.

1. For a given objective to be attained, a student must have experiences that give him an opportunity to practice the kind of behavior implied by the objective.
2. The learning experience must be such that the student obtains satisfactions from carrying on the kind of behavior implied by the objectives.
3. The reactions desired in the experience are within the range of possibility for the students involved.
4. There are many particular experiences that can be used to attain the same educational objectives. As long as the educational experiences meet the various criteria for effective learning, they are useful in attaining the desired objectives.
5. The same learning experience will usually bring about several outcomes.¹

Buchanan stressed that

In order to teach effectively about relationships, it is important to use a variety of methods and techniques. The teacher must

¹Ibid., pp. 42-44.

make choices of methods to use in light of a particular class. Class size, classroom setting, the content that is to be covered in a given block of time, and the availability of equipment, such as a film projector or opaque projector, are all factors to be considered. No single method, regardless of its worth, is adequate for the teaching of family relationships.¹

Learning experiences may result in different levels of learning within any one particular pupil. Bloom identified these levels of learning in the cognitive (thinking) domain into six major classes: knowledge, comprehension, application, analysis, synthesis, and evaluation.² Teaching methods appropriate for each level were suggested by Peterson.

1. Knowledge - use facts, figures, dates, names, films, field trips, etc.
2. Comprehension - discuss problems; explore possible answers; ask questions which start with when, why, and how.
3. Application - help the student to apply what he has learned to different kinds of situations, possibly through various laboratory experiences.
4. Analysis - help the student to see all parts of the problem and how the parts are related.
5. Synthesis - help the student put the parts back together in a creative way.

¹Buchanan, op. cit., p. 306.

²Benjamin S. Bloom, Taxonomy of Educational Objectives, p. 18.

6. Evaluation - practice making judgments.¹

A knowledge of these levels and the type of experience that can contribute to attainment of a particular level of learning can be an invaluable guide to the teacher in the selection of both behavioral goals and learning experiences.

It is important that the learning experience will stimulate thinking on the part of the pupil. "Thinking" refers here to the relating of two or more ideas. An effective means of stimulating this thinking process is through the means of problem solving.

Tyler stated:

The problems should not be the kinds of questions in which the answers can be immediately obtained by looking them up in the textbook or some other reference material. The problems should be the sort that require the relating of various facts and ideas in order to get any kind of solution. It is also desirable that the problems be set up in the kind of environment in which such problems usually arise in life. This is more likely to result in his viewing this as a real problem worthy of his effort to solve.

As the student is getting initial experience in solving problems, it will be necessary to set the situation so that he will see and follow the steps of thinking in their normal sequence. This may include such steps as (a) sensing a difficulty or a question that cannot be answered at present, (b) identifying the problem more

¹Bernadine H. Peterson, "Big Ideas," Vocational Homemaking Bulletin, 34:5, October, 1963.

clearly by analysis, (c) collecting relevant facts, (d) formulating possible hypotheses, that is, possible explanations or alternative solutions to the problem, (e) testing the hypotheses by appropriate means, and (f) drawing conclusions -- that is, solving the problem.¹

Peterson refined these steps into three functions.

1. Recognize, formulate, or identify problems.
2. Relate past experience to new problems.
3. Judge critically, or weigh evidence.²

Acquiring knowledge may be another outcome of a learning experience. Many references will need to be made available to pupils for, as Tyler reminded teachers, "it is much better to consult various sources to get dependable information than to depend solely upon a single text or a few references for this information."³ Knowledge acquired may be separate from or in connection with problem solving.

Time should be given at the close of the lesson for the pupils to identify the generalizations which they have arrived at through their experiences. These generalizations verbalized by the pupils will not likely be stated as the teacher would state them but if the same ideas are expressed

¹Tyler, op. cit., pp. 44-45.

²Bernadine H. Peterson, "Problem Solving in Home Economics," Journal of Home Economics, 55:179, March, 1963.

³Tyler, op. cit., p. 48.

the generalizations then become the criteria against the value of which the learning experience may be checked. In this way the teacher may use these pupils generalizations as a means of evaluation. According to Schwartz and Tiedeman "Evaluation is, basically, a process of determining the nature, the extent, and the desirability of the changes that occur in a student as he grows and develops."¹

Tyler, in speaking of evaluation, said:

Since evaluation involves getting evidence about behavior changes in the students, any valid evidence about behaviors that are desired as educational objectives provides an appropriate method of evaluation.²

Tyler suggested several effective evaluation means such as paper and pencil tests, observation, interviews, questionnaires, collection of actual products made by students, and records made for other purposes.³

If evaluation is to indicate the actual behavioral change, some means must be used to check the behavior preceding the learning experience in order to identify changed behavior. Pretests of various types may serve effectively for this purpose.

Evaluation must be a continuous daily process that

¹Alfred Schwartz and Stuart C. Tiedeman, Evaluating Student Progress in the Secondary School, p. 17.

²Tyler, op. cit., p. 70.

³Ibid.

can be used throughout the year. Many situations serve effectively to point out misconceptions held by pupils and estimate the effectiveness of the teaching.

Tyler suggested that

It is only after the objectives have been identified, clearly defined, and situations listed which give opportunity for the expression of the behavior desired that it is possible to examine available evaluation instruments to see how far they may serve the evaluation purpose desired.¹

The teacher's responsibilities do not end with the planning of the curriculum to include the desired behavioral goals based upon the major concepts. Nor do they end when she has selected appropriate learning experiences to develop in pupils the ability to generalize. The responsibility for evaluation learning is hers, also.

The teacher's position is much like that of the captain of a ship as he charts and directs the course. Communication channels must be kept open to provide for desirable interaction between the pupils and the teacher and from pupil to pupil.

Tyler listed nine conditions for effective learning.

1. The learner himself is involved in it.
2. The learner finds his previous ways of reacting unsatisfactory so that he is stimulated to try new ways of reacting.

¹Ibid., p. 73.

3. The learner must have some guidance of the new behavior which he tries in seeking to overcome the inadequacy of previous reactions.
4. The learner must have appropriate materials to work on.
5. The learner needs to have time to carry on the behavior, to keep practicing it.
6. The learner should get satisfaction from the desired behavior.
7. The learner should have opportunity for a good deal of sequential practice of the desired behavior.
8. The learner needs to set high standards of performance for himself.
9. To continue learning beyond the time when a teacher is available, the learner must have means for judging his performance to be able to tell how well he is doing.¹

To the teacher is assigned the complex but rewarding task of providing these conditions for not only effective learning within the classroom but to provide the basis for a continuous lifetime of learning.

The course in family living developed in this study was planned and taught with consideration for the guideline outlined above.

¹Ralph W. Tyler, "Education in a World of Change," Journal of Home Economics, 54:532-533, September, 1962.

CHAPTER II

METHOD AND PROCEDURE

Situation

Central College, located in McPherson, Kansas, is predominately a denominational junior college drawing students from churches within a six state area. A small senior high school is operated in conjunction with the college and is referred to as Central College High School. Most of the high school pupils will attend college. The majority of both high school and college students live in dormitories on campus and eat their meals together in the college cafeteria. These and many other intimate daily contacts allow for students and faculty personnel to come to know each other personally.

The information that has been given may seem to indicate that the pupils would represent a very homogeneous group. This, however, is far from true, for as in any school the pupils represent diverse backgrounds with various levels of interest and ability. Since the particular class for whom this course was planned is offered in the second semester, it was possible to know each of the class members personally and to learn much about their individual backgrounds and capabilities. Office records were available but most of the information was acquired through personal contacts in informal situations. Several pupils are

referred to later in relationship to the procedures used in teaching the class in family living.

For this report interest was centered in the high school home economics offerings and especially the course in family living. The three courses currently offered are one year each of Foods and Clothing and one semester of Family Living. The Foods and Family Living classes are open to boys and girls alike. The Family Living class was not originally taught in the home economics department and has not always been identified by the pupils as a home economics course. This may in part account for the large number of boys enrolled each year in spite of the fact that this class is an elective. Family Living is now taught within the home economics department and one-half to three-fourths of the pupils in the course continue to be composed of boys. The size of the class varies from year to year but ranges in size from 12 to 24. Class members may be either juniors or seniors. The investigator in this study was also the teacher of the course.

The Family Living Course

Content for the Family Living class was planned in light of other classes offered within this particular school system in order to avoid unnecessary duplication of subject matter. For instance, within the unit on money management the food dollar is given very little time since this is

covered extensively in the Foods class.

Although at present the course offering is for one semester only, the content for this course was set up for a full year. This allows for a degree of selectivity as the teacher selects units to be included in any particular semester and provides a basis for developing a full years offering.

Six areas were identified as those to be included in the Family Living course. These were:

- Unit I "Understanding Myself and Others"
- Unit II "Preparation for Marriage and Parenthood"
- Unit III "Child Guidance and Development"
- Unit IV "Dollars, Dreams, and Decisions"
- Unit V "Management in Family Life"
- Unit VI "Housing for the Future"

Behavioral Goals for Units

The next step was to identify behavioral goals within each unit. These goals identified behavior desired on the part of pupils and the area of life in which the behavior was to operate. The behavioral goals for each unit were:

- Unit I "Understanding Myself and Others"
 1. Knows the basic needs common to all individuals that cause them to adjust to life needs in differing ways.
 2. Comprehends many aspects of "personality"

and the possibilities for individual development of desirable personality traits.

3. Develops a desirable relationship with others through socially accepted behavior.
4. Recognizes and establishes values that are motivating forces influencing activities, practices, and decision-making.
5. Relates own philosophy of life to future actions.

Unit II "Preparation for Marriage and Parenthood"

1. Recognizes trends within a changing society and world that influences family functions.
2. Gains skill in solving problems with parents and peer group growing out of desire for increasing independence.
3. Understands qualities desirable in a marriage partner.
4. Realizes procedures in mate selection and social and legal aspects of marriage.
5. Is aware of factors that may affect the success or failure of a marriage.
6. Develops a concept of the changing roles of all family members throughout the life cycle.

Unit III "Child Guidance and Development"

1. Understands the processes of prenatal development and the birth of the child.
2. Recognizes some adjustments required within the family when a baby arrives.
3. Develops an understanding of the child's

basic needs in relation to his growth sequence.

4. Recognizes the importance of appropriate play activities for each developmental stage and selects play activities for children wisely.
5. Follows wise guidance procedures in caring for children.
6. Gains personal insights through observing behavior of children.

Unit IV "Dollars, Dreams, and Decisions"

1. Comprehends the full meaning of "income" and the way it influences human actions.
2. Applies knowledge in wise personal spending practices.
3. Analyzes the "why" and "how" of successful budgeting.
4. Understands ways families use money wisely by either borrowing or saving.
5. Formulates and evaluates spending plan in view of specific income and needs.

Unit V "Management in Family Life"

1. Recognizes time and energy as personal and family resources.
2. Understands how management of resources affects family relationships.
3. Is capable of making wise decisions, sometimes independently, sometimes cooperatively.
4. Realizes the value of leisure time activities to the family as a group and to members individually.

Unit VI "Housing for the Future"

1. Understands criteria for the selection of housing to meet the family needs.
2. Knows the legal aspects involved and the means available for financing a home.
3. Applies art principles in decorating the home.

General Plans for Teaching

After the behavioral goals were identified for all the units, complete plans were drawn up for four units. These included units on personal understanding, marriage preparation, money management, and housing. In light of needs of pupils in the class it was felt that a unit on housing should have preference over a unit on child development, since most of these young people go on to college and will probably take a college course in child psychology but few will enter any later class in housing.

Generalizations to be developed by pupils were identified. The following example is taken from the unit on "Preparation for Marriage and Parenthood."

Behavioral Goal:

Develops a concept of the changing role of each family member throughout the life cycle.

Generalizations:

1. Individuals basic needs do not change much from infancy to old age but the way in which these needs are met change according to the stage in life.

2. The successful family fulfills the basic needs of all members at each stage in life.
3. Ideas of when old age begins changes progressively with one's age.

Learning experiences for each unit were selected in light of the stated behavioral goals and the concepts or generalizations to be developed on the part of pupils. Many more experiences were planned than could actually be executed in the allotted time. This made it possible to be selective and to adapt the material to needs and interests of the particular class.

Learning experiences and methods of presentation were planned. In actual teaching a variety of methods was an aid in stimulating and holding the interest of the class. The informal setting and the homelike atmosphere of the home economics room contributed to a situation of free interaction of thoughts. Bulletin boards were used to create interest on the part of pupils. One small clip board where cartoons and clippings were posted, was particularly a center of attraction. These clippings were brought to class by pupils and filed in appropriate folders according to topics. New material was then placed on the board frequently as the subject matter changed.

Pupils were given a list of some related books in the library and were encouraged to read and analyze these books in light of the areas of family life being

considered. This proved to be an effective means of increasing individual insight into personal problems. For example, Pupil A selected from the list the book entitled High Is The Wall by Ruth Muirhead Berry. This fiction book is the story of the marriage of a protestant girl to a Catholic. After studying the section about mixed marriages it seemed apparent that Pupil A had a problem. Through class experiences he had gained new insights and sought opportunity to discuss these problems with the teacher. Problems expressed by Pupil A, a Negro of Methodist background, who was dating a Mexican girl of the Catholic faith, seemed to be serious and urgent. These problems were identified and accepted by the pupil during the semester.

Research reports were used effectively to add breadth and depth to several areas of interest. Problems in which more information was needed were identified by the class and each pupil selected his topic for further study. The time allotted for sharing their findings was valuable to the whole class. An example of this was when Pupil B, a mulatto boy, chose to report on the problems of interracial marriage. He not only seemed to receive increased understanding of his problems through his reading but effectively communicated his findings and personal insights of these problems to the entire class.

Role playing was another instrument used for

learning. One of the behavioral goals in the unit "Understanding Myself and Others" was: Understands that there are both wholesome and unwholesome ways of adjusting to life and its problems. The class was divided into small groups to role play particular methods of meeting problems such as regression, withdrawal, direct attack, daydreaming, compensation, and rationalization. This experience seemed to be one of vital importance to Pupil C, since her actions began to indicate that she was identifying the ways in which she handled her problems.

Pupil C's problem of insecurity appeared to stem from the fact that, due to divorces and remarriages in her family throughout her lifetime, she had had a series of "parents." Much of her life she had been left alone while her mother was required to work to provide a living and Pupil C just "grew up like Topsy," as it were. Her personal appearance seemed to cause her to be shunned by her peer group and she appeared to sense keenly her lack of friends and companionship. She compensated for these insecurities by gorging herself with food until the new dimension of excess weight only aggravated her unpopular condition.

Although Pupil C contributed little to class discussion following the role playing experience, it seemed apparent that she was receiving a new awareness of her methods of meeting problems. Books and pamphlets were

available for further reading during the units. She selected additional reading material in this area and seemed to gain new personal insights from the reading. At her request many teacher-pupil conferences were held, during which she eventually identified her problems and set up realistic goals for personal improvement. Eventually she sought the help of a doctor and before school was out she proudly confided that she had "lost twenty-five pounds so far!" Pupil C appeared to be facing and attacking some of her personal problems successfully.

Other units proved to be vitally important to Pupil C as she discovered factors which affect the success or failure of a marriage. She was able to identify causes within her family for divorce and through these she came to realize that she could break this chain of divorce by avoiding some of these pitfalls.

Problem solving techniques were used as much as possible. The example cited here was taken from the unit "Understanding Myself and Others." The particular behavioral goal was stated as: Explores various career fields and analyzes the preparation essential to each. A bulletin board entitled "After High School -- What?" was used to arouse curiosity and to stimulate interest. Consideration was given to why various careers should be analyzed by high school pupils. The pupils then suggested possible ways of learning about various careers and the

factors involved in the selection of a career. A career test entitled "What's Your Combination,"¹ (Appendix B) was given to all pupils. This served as a guide in identifying types of careers most suited to the individual. Each pupil then selected two occupations which he felt were realistic choices in view of his interests and capabilities and made a study of each occupation in light of the nature of the work, training required, and opportunities and compensations afforded by each. Many of the sources of information which pupils had suggested earlier were used in collecting this information. One of the most noticeable outcomes of this experience was the generalization arrived at by pupils that present actions determine to a large extent whether future goals may be obtained.

Other methods of presentation that proved to be effective were films, panels, outside speakers, and field trips. Outside speakers that were used included an insurance salesman, a lawyer, and several ministers. One particular field trip was a visit to the geriatric wing of the hospital during a study of needs of the senior citizen.

An attempt was made to evaluate constantly pupils' attitude and behavioral changes in the learning situation. Materials pertinent to evaluation were placed in individual

¹State Board for Vocational Education, Vocational Homemaking Bulletin, Topeka, Kansas, 33:2-4, May, 1963.

folders for each pupil. These included a sheet entitled "All About Yourself"¹ (Appendix C) which the pupils completed the first day in class, a "Personality Analysis"² sheet, and individual evaluation sheets about the course that were completed periodically throughout the semester. Comments and observations of the teacher were added to the cumulative folders from time to time. Although pencil and paper tests were given during the course, these were not the sole basis for the grades assigned to pupils.

A variety of types of questions were developed for tests in relation to knowledge acquired and understanding achieved in regard to application of this knowledge to real life situations. An example of two questions that were used are given below. Following each question is the generalization pupils were expected to realize as they responded to the question.

1. Dick and Sue have gone steady for two years and have recently become engaged. Dick will be graduating from high school this June, and since he has no plans for attending college, he will be going into the service probably as soon as school is out. Sue is also a senior. When would you suggest that they plan to be married? Check with an x the answer you think better.

_____ A. Immediately after school is out

¹Voelcker and Simpson, op. cit., pp. 18-20.

²Hazel T. Craig, Thresholds to Adult Living, p. 61.

- ____ B. Wait until he has completed military service

Check with an x the reason or reasons for choosing your answer.

- ____ 1. They are both young enough that their ideas and ideals are still changing.
- ____ 2. She may be able to join him wherever he is stationed.
- ____ 3. Each will grow and change during separation.
- ____ 4. Loneliness and change may cause unfaithfulness.
- ____ 5. She may have to live with her parents and may even have to raise a child alone.

Generalization tested: Young people change greatly during the late teens in their ideas about whom they would like to marry.

2. John, immediately after finishing college, was called into military service. After serving for some time in the United States he was stationed in Korea. While there he became very interested in an attractive Korean girl by the name of Kim. What are some of the problems other than the usual adjustments that they will have to face if they eventually decide to marry?

Generalization tested: When two people of different nationalities marry, usually there are more critical adjustment problems than marriages of the same nationality.

Before actual letter grades were assigned, pupil-teacher conferences were scheduled. Preceding the conference a study was made by the teacher of the material accumulated in each individual folder. These materials afforded increased insight and overall understanding on the part of the teacher and formed a basis for the conference. An attempt was made in the conference to evaluate personal progress. The pupils and teacher determined the final grade to be assigned.

To illustrate further how the units were planned and taught the following section includes plans for one complete unit -- "Dollars, Dreams, and Decisions."

Unit Title: Dollars, Dreams, and Decisions

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
Realizes the wisdom of his family's making a budget and cooperates in the effort to live within the budget.	Family membership involves responsibilities as well as privileges.	Complete questionnaire: "Inventory of Student Money Practices" (Appendix D). It should arouse anxiety and clarify problem areas to the students.	Evidence of ability to identify problem areas in personal and family money management.
-- Bulletin Board: Plan Twin display boards showing: "What Parents Provide For Their Children," including such items as clothing, food, education, medical care, recreation, standard of values, tolerance, advice, religious and moral training, help on choosing a career, and protection. "What Children Do For Their Parents," ending with "How Do You Rate?--"	Each family member is an important item in the family budget.	Select a student analysis committee to tally data on Data Sheets (Appendix E). Identify problem areas, and report findings to the class.	Evidence of ability to relate ideas from story or plan to a real (own or others) situation.
	The ability to manage money is a skill that can be learned.	Analyze a story or play. Report on the many ways that money was featured in the plot. Identify misunderstandings and unhealthy attitudes toward money. Use "Questions for Story Analysis" and	Ability to complete the statement: "This film pointed out. . . ."

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
Asset or Liability?"		<p>"Suggested reading list (Appendix F)."</p> <p>Brainstorm for sources of family income.</p> <p>View filmstrip: "Directing Your Dollars."</p>	

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
Comprehends the full meaning of the term "income" including the hidden benefits.	The family's total income includes money income, real income, and psychic income.	Work in small buzz groups to define "income."	Evidence of understanding of what is included in the income.
	The well-being of the family or the individual is largely determined by the way income is managed rather than by the amount of income received.	Discuss the definitions formed by the groups. Compare class definitions with definitions given in references.	Ability to complete these statements in meaningful and appropriate ways: "I contribute to family income by. . ."
	The way families make use of all forms of real income is dependent primarily upon the managerial ability of the homemakers and their goals and philosophy in living.	List services available to the home. Select one service and compare cost of service in and out of the home.	"Our income may be increased by. . ."

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
Analyzes the ways in which he spends his money.	<p>The way a teen-ager uses his money affects the confidence that his parents have in him and vice versa.</p> <p>Decisions regarding use of money are most appropriate when the total amount of money available is known.</p> <p>"Leak spending" may prevent one from being able to buy what he needs.</p>	<p>Cite an example of two teen-agers in a family. Pupils suggest items for which they need money.</p> <p>Determine areas of spending such as senior expenses, car expenses, cost of college, etc., to be investigated further by pupils.</p> <p>Form groups to investigate these areas and report to the class.</p>	<p>Pre-test: Use questionnaire (Appendix G). Analyze pre-test to determine particular problem areas that need to be dealt with in class.</p> <p>Class reports are realistic to the actual cost involved.</p>
			Oral discussion on film.

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
Budgets his income in order to spend his money wisely for present needs and to save for long-range goals.	<p>By learning how to earn money and spend it wisely one will be able to afford necessities and some luxuries.</p> <p>The real value of money lies in what it can be made to do for one.</p> <p>A feeling of security results from planned spending.</p> <p>A record of spending is helpful in budget planning.</p> <p>A sense of satisfaction may result from wise spending.</p>	<p>Formulate as a class a simple record form to follow in keeping an accurate account of money spent.</p> <p>Compare the class form with other prepared forms to check for any omissions.</p> <p>Discuss the values of recording expenditures.</p> <p>Record spending for one week on the form prepared by the class. What satisfactions were derived from these purchases?</p> <p>Define:</p> <ul style="list-style-type: none"> • Present needs • Long-range goals 	Ability to identify ways to improve personal spending habits and procedures.

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
<p>Shows an awareness of how attitudes toward money motivate the actions of people.</p> <p>--</p> <p>Bulletin Board:</p> <p>Use a picture or line drawing of a man and woman's head placed back to back in the center of the board. In front of the man's vision place a lawn mower, tools, a television, etc. In front of the woman place a stove, refrigerator, lamp, furniture etc.</p> <p>Title - "Views of Two."</p>	<p>The things that money will buy motivate human actions.</p> <p>The things for which a person spends his money may show what his true values are.</p> <p>An effective spending plan is closely related to personal values, to the requirements of various jobs, and to the conditions of living in each community.</p> <p>Values and goals change constantly as an individual changes.</p> <p>The standards and values one set for himself determine to a great extent how and where he spends and saves.</p>	<p>Discusses income and living standards. What factors determine a family's way of living?</p> <p>Role play circumstances where conflict results between several individuals due to differing values. Identify as a class the major ideas and implications portrayed.</p>	<p>Ability to prepare a report including specific illustrations showing differences in family goals and how these goals affect family spending patterns.</p>

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
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Satisfaction or dissatisfaction in an individual's financial situation may result from comparing himself with others.			
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Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
<p>Visualizes the changes in the life cycle and adjusts the finances to plan for the future needs of the family.</p>	<p>The family cycle includes four stages: the beginning family, the expanding family, the launching family, and the contracting family.</p> <p>Each stage in the family life cycle presents unique problems.</p>	<p>Identify the four stages in the family life cycle.</p> <p>Role play families in financial stress in the various stages of the life cycle. Analyze attitudes and values portrayed by pupils through their acting and the following class discussion.</p>	<p>Evidence of ability to relate changes in income and spending patterns to changes in the life cycle.</p>
		<p>Groups take one stage and determine its problems.</p> <p>Groups present their stage to the class. Suggestion: Pictures and strips of paper may be placed on a flannel-graph.</p>	
			<p>Panel report on each stage of the life cycle. (Panel composed of people representing the</p>

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
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stages of the life cycle).

Discuss: Did panel members experiences compare with the problems identified in each stage by the class. How might their experiences help you to plan for the future.

Use the year and lifetime profiles of income and spending as given in Mickell and Dorsey, Management in Family Living, pp. 215-220 to identify changes in income throughout life cycle.

Situation for Evaluation

Learning Experiences

Bring to class pictures of items representing family needs for which money must be spent. Analyze pictures under the heading "What is the Money Spent For?"

Classify items on the bulletin board into categories and add other important items that have been omitted.

Discuss:
Which pictures represent "desires" rather than "needs." Consider desires vs. needs.

As a class decide what further information is needed about each of the categories.

Generalizations

Families spend money in many different ways according to their interests, needs, and how much money they have.

Behavioral Goal

Recognizes the significant categories of family needs and obligations.

Behavioral Goal	Generalizations	Learning Experiences	Situation for Evaluation
		Form groups to study categories of needs and report findings to class.	Progress shown by pupils in preparing and giving reports.

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
Exhibits skill in buying the many goods and services which are a part of modern life.	<p>Lasting pleasures is likely to result from wise buying.</p> <p>The quality of an item is not always indicated by the price.</p> <p>The "informed" buyer is more likely to be a wise buyer.</p> <p>Time, energy, and money may be saved by preparing a shopping list.</p>	<p>Bring to class an example of a good and a poor purchase already made.</p> <p>Share with the class the reasons you would classify them as "good" or "poor" purchases.</p> <p>Discuss:</p> <ul style="list-style-type: none"> • Points to consider when making a purchase. • Value of planned spending vs. impulse buying. • Gimmick advertising. (Use examples of advertising geared to teenagers) • Consumer services available. 	<p>Analyze understanding of wise buying in relation to "good" and "poor" purchases brought to class.</p>
		<p>View Film: "Consumer Protection."</p>	

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
		Set up a problem of a newly married couple furnishing their home. Select an item which they would need to purchase and investigate price, quality, and utility. Report to class.	Note changes in understanding and attitudes that could indicate application of knowledge.

Behavioral Goal	Generalizations	Learning Experiences	Situation for Evaluation
Is informed about sources from which to borrow money and the implications involved.	Worthwhile family goals may justify borrowing money from reliable sources.	Brainstorm for reliable sources from which to borrow money.	Ability to select desirable loan sources shown through the completion of these statements:
--			"_____ is a reliable source from which to borrow money" because "
Bulletin Board:	Capacity, character, and capital are important in obtaining a credit rating.	Form committees to investigate, through reading, formulating questions and interviewing, information on the following in relation to borrowing money:	"A knowledge of interest rate is important because "
Make scales of cardboard to place in the center of the board. Above the scales on one side place the word CASH? and on the other side place the word CREDIT?	The individual who understands various ways for paying for goods can select them more intelligently.	<ul style="list-style-type: none"> • Banks • Credit Unions • Installment buying • Personal insurance • Real estate mortgage 	
As points are brought out in the discussion for and against buying for cash or on credit, discs representing such points as: lower prices, no interest, immediate possession. . . may be placed in the trays.		Each committee gives a report to the class on their findings.	Reports accurate information.
		Discuss:	
		• Advantages of borrowing	

Behavioral Goal	Generalizations	Learning Experiences	Situation for Evaluation
		<ul style="list-style-type: none">• Possibilities of overstepping• When it is advisable to borrow money• Interest	
		<p>As an outgrowth of questions raised on interest, invite the mathematics teacher to class to explain how to figure interest.</p>	

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
Understands the value of planning for family security including savings, insurance, income tax, and legal services.	Savings are a cash reserve for spending in the future.	Discuss: What unexpected problems disrupt the home?	Evidence of understanding needs and sources for family security through class discussion and essay.
-- Bulletin Board: Cut a horse's head out of construction paper or use an actual toy horse. Use the caption "It's just plain horse sense to provide for family security."	Security in times of emergency can be provided by insurance. Social security helps to provide for old age security. Families may avoid disappointment if they understand laws affecting social security or know where to go for advice.	Cite an example of a family whose finances were disrupted by accident or sickness. List preparations that could have been made in advance in order to protect the family financially.	
		Write an essay: Set up a theoretical family. What provisions should this family make for family security? Explain the reasons for your choice.	
		Analyze specific information one should know about each area of family security. Suggest sources of	

Behavioral Goal**Generalizations****Learning Experiences****Situations for Evaluation**

Information and ways of finding answers to their questions. Follow through on ideas for further study.

View Film: "Yours to Keep."

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
<p>Understands the average low, medium, and high income level in the United States today and the meaning of this information to the individual.</p>	<p>An understanding of income levels nation-wide helps one to relate the average local income to the total economy.</p> <p>Income levels and averages vary from place to place and within a given area.</p> <p>Living expenses may vary with the average income of a given area.</p>	<p>Open class discussion with the following questions:</p> <ul style="list-style-type: none"> • What is the average income in the United States today? • What would be considered a low, medium, and high income? • How can we obtain more accurate information about incomes? <p>Plan with pupils the next step. Possible suggestions:</p>	<p>Evidence through discussion of an understanding of the various economic levels in the given area.</p>
		<ul style="list-style-type: none"> • Check on statistics in relation to low, medium, and high incomes in the United States today. • Obtain information stating typical incomes for the 	

Behavioral Goal

Generalizations

Learning Experiences

Situations for Evaluation

community through statistical sources in the community.

Compare national and local information. Arrive at a decision of three levels of income to be used by the class.

Behavioral Goal	Generalizations	Learning Experiences	Situations for Evaluation
Develops a basic spending and recording plan which can be adapted to changing conditions of family living. --	Budgeting is a form of planned spending. When family planning and spending is a cooperative affair conflicts may be avoided.	Film: "Why Budget?" Set up a theoretical family. Divide the class to form three groups. Have each group develop a family budget for this theoretical family. Each group will develop their family budget on a different income level.	Evidence of ability to prepare a realistic budget and adapt it to changing conditions.
Bulletin Board: BUDGETS --are custom made for YOU --are never rubber stamps	Spending records are useful in figuring income tax and planning the next year's budget. There is personal satisfaction in knowing how money is spent.	Compare the three budgets to note areas of change at the different levels.	Success in final unit test (Appendix H). (Information follows concerning test scoring).
The word YOU could be mounted on a mirror and a real rubber stamp used above the words.	As a general rule, the percentage for food decreases as income increases. As income increases, the percentage for shelter, savings, and advancement increase.	Compare budgets with recommended standards. How do they differ? Why? Inject some emergency expenditure and have each group adjust their budget to care for the need.	

Behavioral Goal Generalizations Learning Experiences Situations for Evaluation

Evaluate types of budget book available.

Present to the school assembly the skit, "Budget or Bust."

The final paper and pencil test (Appendix I) was scored according to the following procedure.

Part I of the test was an experience of matching. Pupils were asked to show relationships between terms and descriptions. Pupils responded to each description.

Part II was a true-false section developed to measure understandings attained as a result of learnings in the unit.

Part III included three problem solving situations. Pupils were to select the response they considered more correct and to explain reasons for their choice. Pupils were graded on the basis of the appropriateness of their reasons in view of their response. Appropriate reasons were those considered by the teacher to be logical and suitable for the response selected. As in the scoring of any essay type test certain subjective judgments were, of necessity, made by the teacher. As Wellington and Wellington indicated, "All forms of evaluation involve some subjective judgment on the part of the teacher, but the objective test is subjective in the selection of items."¹

Part IV included three thought questions that were scored in much the same manner as the problem solving

¹C. Burleigh Wellington, and Jean Wellington, Teaching For Critical Thinking, p. 294.

questions because of their subjective nature. Understanding, essential to logical answers, was determined by the pupils response.

CHAPTER III

SUMMARY

Summary of the Study

The rapid changes of the twentieth century are reflected in the basic unit of society, the family. Consider, for instance, the effect on the modern family of automation, population growth, industrialization, urbanization and suburbanization, mobility, indistinct roles of family members, and the increase in number of elderly people. Family life education can make a contribution to youth by lessening the confusion caused by change and may act as a stabilizer by educating them for living while they are learning how to make a living.

To the home economist falls the task of helping young people identify and develop certain fundamental competences that will prepare them for effective family living regardless of the changes that the future may bring. The way in which these competences should be developed depends upon the specific needs of the individuals being taught. Frequently this group includes boys, as well as girls, for current developments seem to indicate a realization of the importance of meeting the needs of boys who are potential husbands and fathers. The teacher can more readily identify these needs if she understands the developmental tasks of the teen-ager.

With the rapid increase of knowledge, the "how" of learning becomes very important in order to help pupils to become lifelong learners. Backgrounds and needs of pupils must be considered in identifying behavioral goals. Learning experiences should be selected with regard to the needs and interests of pupils and to the development of concepts that will contribute to the desired behavior change. Varied teaching methods are effective for developing and maintaining a high interest level. Problem solving methods stimulate the thinking processes and help pupils see relationships between two or more ideas. Evaluation must be a continuous daily process indicating the achievement of behavior change.

The purposes of this study were: (1) to develop content for a family living course to be taught in a coeducational class in Central College High School, and (2) to use the prepared material in teaching this course and evaluating learning.

The family living course as developed in this study was planned for a one semester coeducational 11th and 12th grade home economics class in Central College High School. The total school curriculum and background of pupils were considered in identifying the content for a full year course with the intent of expanding the offerings. Six areas were included: personal understanding, marriage preparation, child development, family finance, management,

and housing. Desirable behavioral goals were identified for each unit and complete plans were developed for four units with consideration for the guidelines specified in this report. One complete unit has been included to illustrate how the units were planned and taught.

The procedure of identifying and developing content for this course in family living was a valuable experience for the teacher in recognizing important areas for study and in understanding appropriate methods for developing pupil learning. The over-all careful advanced planning of the course gave added confidence to the teacher and allowed for thorough daily lesson preparation. The number of learning experiences planned allowed for selectivity based upon interests and needs of pupils in the particular class.

Pupil response was enthusiastic in general with an occasional indication of frustration from certain pupils who appeared to need the security provided by following a prescribed textbook and more specific teacher direction. Evaluation methods used included a pencil and paper test and observations of pupils in the learning situation and indicated growth toward behavioral goals.

Recommendations

Conscious effort by educators to assist in preparing young people for home and family living as well as for making a living would contribute not only to the good of

the individual but to society in general. Family living classes for both boys and girls can be effective for this purpose by providing education for the total family regardless of cultural, social, and economic groups.

The time allotted for the Family Living course in Central College High School seemed inadequate. Expansion of the curriculum to allow for a two semester offering, instead of the one semester course now offered, would provide time necessary to deal with all six areas identified as important to include in this course.

Other recommendations based upon the findings of this study include:

1. That Family Living classes be made available to all senior high school pupils and that these classes be coeducational so that both boys and girls can have opportunity to prepare for their important role as family members.
2. That enrollment in family living classes be encouraged by both teachers and administrators.
3. That community mores, the school situation, and needs of pupils be considered as the family living course is planned.
4. That a minimum of one year be allowed in the curriculum for the Family Living class in order to allow ample time to provide a variety of meaningful learning experiences for pupils.
5. That teaching methods be employed that will provide a framework for lifetime learning by pupils.

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APPENDICES

APPENDIX A

APPENDIX A

TEACHING MATERIALS FOR THE UNIT

REFERENCES

BOOKS:

THRESHOLDS TO ADULT LIVING, Craig.

BEING MARRIED, Duvall.

WHEN YOU MARRY, Duvall.

EXPLORING HOME AND FAMILY LIVING, Fleck.

PERSONAL ADJUSTMENT MARRIAGE AND FAMILY LIVING, Landis
and Landis.

TOMORROW'S HOMEMAKER, Lewis and Banks.

FACTS ABOUT MERCHANDISE, Logan and Moon.

MANAGEMENT IN FAMILY LIVING, Nickell and Dorsey.

MANAGEMENT FOR BETTER LIVING, Starr.

PERIODICALS:

CO-ED

FORECAST

PRACTICAL HOME ECONOMICS

PRACTICAL/FORECAST

WHAT'S NEW IN HOME ECONOMICS

PAMPHLETS:

MONEY MANAGEMENT BOOKLET SERIES, published by the
Household Finance Corporation.

FILMS

CONSUMER PROTECTION

(11 min., B/W or Color, Coronet Films)

This film contrasts how two families buy -- one on price and appearance and the other by taking advantage of consumer services.

MOST FOR YOUR MONEY

(14 min., B/W, McGraw Hill Films)

Shows how a high school girl and her brother approach buying things they need, one buying in a hurry and the other planning in advance.

WHY BUDGET?

(12 min., B/W, McGraw-Hill Films)

The film discusses making and using a budget for families of various income levels.

YOURS TO KEEP

(27 min., Color, Modern Talking Pictures)

A family learns to save when a "rich uncle" disappoints them. The young son goes into business and the family soon established a bank account.

FILMSTRIP

DIRECTING YOUR DOLLARS

(62 frames, Color, Free loan, Institute of Life Insurance)

Aimed directly at teen-agers and the management of their personal funds. A good springboard into family finance.

SKIT

BUDGET OR BUST

(Cast of 6, Published by the National Committee for Education in Family Finance, 488 Madison Ave., New York 22, N.Y.)

A two act play for high schools on money management. Amusing story of a family that was always broke and what they did about it.

APPENDIX B

APPENDIX B

Career Test -- "What's Your Combination?"

(Choose one and circle the key number)

- | | |
|--|---|
| I plan to go to work without special training | 1 |
| I plan to study further, but not go to college | 2 |
| I plan to go to college | 3 |
| I plan to go to college and take graduate training | 4 |

(Choose one and circle the key number)

- | | |
|--|---|
| I like work that involves meeting the public | 5 |
| I like to work alone | 6 |

(Choose one and circle the key number)

- | | |
|--|---|
| I like work that mainly requires mental activity | 7 |
| I like work that requires physical activity | 8 |

My three key numbers are ____, ____, and ____.

Answers to Career Test

Directions: Use the three key numbers you have circled on the test to see which group of careers is most suitable for you.

1 - 5 - 7

Receptionist
General Office Clerk
Sales Clerk
Assistant in doctor's office
Library assistant
Telephone operator
Reservations clerk
Cashier
Hotel clerk
Bank teller
Travel agency trainee
Post office employee
Unemployment claims examiner

1 - 5 - 8

Hospital aid
Waitress
Usher
Elevator operator
Housekeeper
Occupational therapy aid
Recreational aid
Hostess
Floral assistant

1 - 6 - 7

Office clerk
 File clerk
 Stock clerk
 Laboratory Assistant
 Tabulating equipment operator
 Key punch operator
 Engineering aid
 Physical science aid
 Engineering draftsman
 Statistical draftsman
 Bookkeeping machine operator
 Library assistant
 Proofreader

1 - 6 - 8

Teletype operator
 Duplicating machine operator
 Messenger
 Cook
 Store packer
 Sewing machine operator
 Assembler
 Dry cleaner helper
 Addressograph machine operator
 Kitchen helper
 Food checker
 Photographer's assistant

2 - 5 - 7

Stenographer
 Secretary
 Actress
 Library Assistant
 Accompanist
 Musician
 Interpreter

2 - 6 - 7

Typist
 Bookkeeper
 Office machine operator
 Engineering aid
 Commercial artist
 Clerk typist

2 - 6 - 8

Laboratory technician
 Blueprint machine operator
 Clothes designer
 Draftsman
 Medical laboratory
 Dressmaker
 Illustrator

3 - 5 - 7

Teacher
 Personnel worker
 Research analyst
 Social worker
 Accountant
 City planner
 Speech Therapist
 Auditor
 College instructor
 Reporter
 Counselor
 Pharmacist
 Buyer
 Employment interviewer
 Publicity aide
 Religious worker
 Occupational therapist

3 - 5 - 8

Recreational director
 Physical Education instructor
 Registered nurse
 Occupational therapist
 Reporter

3 - 6 - 7

Administrative assistant
 Bacteriologist
 Bank examiner
 Editorial assistant
 Food Service Manager
 Pharmacist
 Advertising copywriter
 Analyst
 Statistician
 Economist
 Writer
 Payroll examiner
 Dietician
 Fashion Designer

3 - 6 - 8*

Medical technologist
Mapmaker
Geologist
Dietician

4 - 6 - 8*

Pharmacist
Biologist
Veterinarian

4 - 5 - 7

Doctor
Dentist
Minister
Lawyer
Engineer
Architect
Veterinarian
Teacher
Optometrist
Psychologist
Social worker
Speech therapist
Vocational counselor

4 - 5 - 8*

Occupational therapist
Librarian
Dentist
Social worker

4 - 6 - 7

Architect
Engineer
Geologist
Biologist
Chemist
Microbiologist
Astronomer
Botanist
Physicist
Meteorologist
Mathematician

* Because these combinations are more unusual,
they indicate interests that are less easily pinpointed to
specific job areas.

APPENDIX C

APPENDIX C

ALL ABOUT YOURSELF

Here are some questions that will make an interesting record about yourself. They cover topics such as your family, your friends, your favorite activities, and your feelings about certain things. Fill in the blanks to the best of your ability.

I. Your family

1. What kind of work does your father do?

2. Does your mother work outside the home?

3. Who are the members of your family living together in your home? Give names and ages of brothers and sisters who live at home. List others by relationship to you, as mother, father, grandmother, uncles, etc.

4. List others who share your home, as boarders, friends of family, etc.

II. Your friends

1. If your mother said that you could bring a friend home to dinner, who would it be?

2. If this person could not come, whom would you ask?

3. In case the second person could not come,
whom would you ask? _____
4. Suppose you need help with a certain assignment and the teacher told you to ask a friend to help, whom would you ask?

5. If you were working on a project, whom would you want to help you? _____
6. Write the name of the boy in your class who you think gets along best with his classmates.

7. Write the name of the girl in your class who you think gets along best with her classmates.

III. Your hobbies and other activities

1. What do you usually do:
directly after school? _____
in the evening? _____
on Saturdays? _____
2. If you have ever been to any of these places, underline them.
- | | |
|--------------------------|------------------|
| a circus | an opera |
| an art museum | a stage play |
| an amusement park | a summer camp |
| a roller rink | a radio station |
| a concert | a national park |
| a major league ball game | a stock car race |
| a foreign country | a farm |
3. How often do you attend the movies? _____
4. What are the names of two of the best moving pictures you have seen?

5. Do you or did you ever take music lessons or other special lessons? _____ If so, what? _____
6. What are your favorite radio programs?

Your favorite TV programs?

7. What chores do you do regularly at home?

8. Do you have a hobby? _____ If so, what? _____
9. Do you have a library card? _____ What are some good books you have read lately? _____
10. What magazines do you often read? _____
11. Do you have a pet at your home? _____ What?

IV. Your feelings

1. What three things do you most often wish you had or could do? _____
2. What things do you sometimes worry about?

APPENDIX D

APPENDIX D

INVENTORY OF STUDENT MONEY PRACTICES¹

Teen-agers are reported to spend ten billion dollars per year. How much do you spend? How does this money come to you? What are your money problems? What share do you have in family money matters?

This inventory will help answer these and other questions about money, and about you and your family. From the information you give, we can decide what to include when we study money management.

Please check appropriate blanks and/or write in answers. Do not sign your name.

YOU AND YOUR MONEY

1. Where do you get the money you spend?
 Allowance? yes no how much per week?
 Earnings? yes no how much per week?
 Other? yes no how much per week?
2. Do you have a Social Security number? yes no
 Do you file income tax returns? yes no
3. Do you save? yes no how much per week?
 Where do you keep your savings?
 Bank "piggy bank" school bank government bonds
 government savings stamps insurance parents hold
 it other
 For what purpose are you saving?
4. Do you carry any insurance? yes no
 life health and accident auto school other
 Who pays the premiums? you parents
5. Do you have credit (charge accounts) in any store?
 yes no
 Which stores?

¹Floride Moore, and Helen M. Thal, "Family Finance: Planning a Program for Next Year," Forecast, 77:30, May/June, 1962.

Do you use your parents' charge accounts? yes no
 Have you ever borrowed from a commercial lender?
 yes no

Bank finance company other

6. For what major items do you spend your money?

Clothes and grooming:

Small items (hosiery, blouses, underwear) ---

Large items (dresses, coats, shoes) ---

Daily grooming needs (lipstick, toothpaste) ---

Food items:

School lunches and meals away from home ---

Between-meal snacks and nibblers ---

Other (party refreshments, for example) ---

School expenses:

Books ---

Supplies (notebooks, paper, pencils, etc.) ---

Transportation (automobile, bus, etc.) ---

Club dues ---

Extracurricular activities ---

Other ---

Recreation:

Movies, concerts, bowling ---

Records, magazines, hobby supplies ---

Car expenses ---

Parties ---

Gifts:

For family ---

For friends ---

Giving:

Church ---

Charity ---

7. Who helps you decide how to spend your money?

Parents friends no one other

8. Do you have a plan for spending? yes no

Do you keep a record of spending? yes no

YOU AND YOUR FAMILY'S MONEY

9. Does your family keep records of family spending?

yes no do not know

How are accounts kept?

Bookkeeping system filing bills and checks other

10. Does your family keep a budget? yes no do not know

Who manages the accounts? ---

11. Does your family own your home? yes__no__do not know__
Is your family making payments on a mortgage?
yes__no__do not know__

Do you live in a rented house or apartment?
yes__no__do not know__

Do you live rent free? yes__no__do not know__
12. Does your family carry insurance? yes__no__do not know__
Property__automobile__health and accident__life__
other_____
13. Does your family use installment credit (charge
accounts, loans)? yes__no__do not know__

About how many accounts are currently used?_____
For what does your family use credit?
Utilities__house payments__department store
accounts__purchase of equipment__automobile
purchase__bank loan__other_____
14. What are your three biggest personal financial problems?
1.
2.
3.

APPENDIX E

APPENDIX E

DATA SHEET¹

The form on this and the following pages is designed for the teacher (or a student committee) to use in summarizing information obtained from the preceding inventory of student money practices. Such tabulation will aid the teacher in identifying those problems which her students find most difficult.

Directions: Use one form for each class group in which you wish to summarize data. Tally group response to each query in its proper space. Convert to percentages by dividing number of responses by number of inventories.

1. Where do you get your money?

Allowances	%	Earnings	%	Other	%
Yes					
No					
\$0-.99¢					
\$1.00-9.99					
Over \$10					

2. Social Security and Income Tax

Social Security	%	Income Tax	%
Yes			
No			

¹Moore and Thal, op. cit., p. 31, 32.

3. Savings

Savings	%	Amount per week	%	Where saved	%
Yes		Under 25¢		Bank	
No		26¢-49¢		Piggie bank	
		50¢-99¢		School bank	
		\$1.00-1.99		Govt. stamps	
		\$2.00-4.99		Govt. bonds	
		\$5.00 and over		Parents	
				Insurance	
				Other	

Purpose for saving (list each type mentioned, e.g., college vacation, clothes, camp, car):

4. Insurance

Insurance	%	Kinds of insurance	%
Yes		Life	
No		Health-accident	
Premium payment		Automobile	
You		School	
Parents		Other	

5. Credit

Your credit	%	Stores (for example)	%
Yes		Department	
No		Drug	
Use parents' credit		Filling station	
Yes		Dress/suit shop	
No			

Borrowing money	%	Lender	%
Yes		Bank	
No		Finance Company	
		Other	

6. Spending

Spending	%	Spending	%	Spending	%
Clothes		Recreation		School expenses	
Small things		Movies		Books	
Large things		Records		Supplies	
Daily things		Car expense		Transportation	
Food		Parties		Club dues	
School lunch		Gifts		Activities	
Between meals		For family		Other	
Others		For friends		Giving	
				Church	
				Charity	

7. Decision-making
Help with money

%

Parents	
Friends	
No one	
Other	

8. Planning

Plan for spending

%

Yes	
No	
Record of spending	%
Yes	
No	

9. Family record-keeping

Accounts kept

%

Method

%

Yes		Book entry	
No		Keep bills & checks	
Do not know		Other	

10. Family budget

Budgeting

%

Who manages

%

Yes		Mother	
No		Father	
Do not know		Other	

11. Home

Home ownership	%	Mortgage	%
Yes		Yes	
No		No	
Do not know		Do not know	
Rent	%	"Rent free"	%
Yes		Yes	
No		No	
Do not know		Do not know	

12. Insurance

Insurance	%	Kinds of insurance	%
Yes		Property	
No		Automobile	
Do not know		Health-accident	
		Life	
		Other	

13. Family credit

Credit	%	Accounts in use	%
Yes		0-2	
No		3-5	
Do not know		6-8	
		9-11	
Kinds of credit	%	Kinds of credit	%
Utilities		Drug store	
Bank loan		Equipment	
Home payment		Auto purchases	
Dept. store		Other	

14. Problems with money (for example)

%

1. Not enough money	
2. Parents do not understand	
3. No chance to earn	
4. Cost of dating	
5. Not enough money for clothes	
6.	
7.	
8.	
9.	
10.	

APPENDIX F

APPENDIX F

Questions for Story Analysis¹

1. How many plots were based directly on money situations?
2. How many words were immediately understood to mean money--such as dough, greenback, lettuce, simoleon, red cent?
3. How many expressions indicate a person's financial standing--poor as a churchmouse--rich as Croesus --loaded?
4. How do individuals reflect character traits through spending--he's tight, openhanded, penny pincher, a spendthrift, a miser?
5. How did the characters in the plays get the money they spent? Did they earn it in many types of jobs? inherit it? acquire it as income from properties, stocks, insurance, or pensions?
6. What kind of difficulties did people get into because of money?
7. What kind of things can upset a family's financial security--illness, flood, accident, sudden loss of a job?
8. What comic or tragic situations were caused by loss of a job?
9. Is money ever used to control actions of others --parents to control children? wealthy people to control heirs? bosses to control workers?
10. How does money cause unhappiness or happiness?

Stories used in other classes may be analyzed.

¹Leone Hever, "Effective Techniques for Teaching Money Management," Practical Home Economics, 6:62, 97, September, 1960.

Suggested books:

Dickens, Charles.	<u>David Copperfield</u>
Dickens, Charles.	<u>Old Curiosity Shop</u>
Dickens, Charles.	<u>A Christmas Carol</u>
Forbes, Kathryn.	<u>Mama's Bank Account</u>
Gilbreath, Frank.	<u>Cheaper By the Dozen</u>
Lewis, Sinclair.	<u>Arrowsmith</u>
Lewis, Sinclair.	<u>Mainstreet</u>
Wilder, Thornton.	<u>Our Town</u>
Burns, Robert.	<u>Cotter's Saturday Night</u>
Thompson, Morton.	<u>Not As a Stranger</u>

APPENDIX G

APPENDIX G

Teen-agers Money¹

This questionnaire aims to help discover money management problems of high school students like yourself. Please check (X) under the proper heading to indicate your personal situation or your own reactions.

	Yes	No
1. Do you receive a regular amount of spending money?	_____	_____
2. Does it come from an allowance given you by your parents?	_____	_____
3. Does it come from a part-time job which provides some income?	_____	_____
4. If 3 is "yes" -- would you say working interferes with school work?	_____	_____
5. Does this mean not enough time for going to the library, for instance?	_____	_____
6. Does working prevent you from having enough time to study?	_____	_____
7. Does working prevent you from participating in extra-curricular school activities?	_____	_____
8. Is your income sufficient to supply all your needs?	_____	_____
9. Do you feel that you spend too much money?	_____	_____
10. Do you feel that you spend wisely?	_____	_____
11. Do you spend more for social affairs and recreation than for needs and miscellaneous school supplies?	_____	_____

¹Selected items from Teen-agers Money taken from Education in Personal and Family Finance--its Place in the Curriculum, op. cit., p. 49-51.

	Yes	No
12. Do you have any specific method, such as a budget, to regulate your spending?	_____	_____
13. Do you find it difficult to pay unexpected "little bills" because you have no "extra money" set aside?	_____	_____
14. Do you spend a great deal of money on clothes and grooming?	_____	_____
15. Do you need to spend so much?	_____	_____
16. Do you pay for school trips out of your own income?	_____	_____
17. Do you pay for any lost books out of your own income?	_____	_____
18. Do you pay for school insurance out of your own income?	_____	_____
19. Do you save your money for vacation trips?	_____	_____
20. Do you buy your own gym suit and shoes?	_____	_____
21. Have you ever regretted spending money on school needs?	_____	_____
22. Do you pay for any of your personal doctor bills or other health needs such as glasses?	_____	_____
23. Do you have a hobby which takes a part of your income?	_____	_____
24. Do you bank at school?	_____	_____
25. Do you bank at any other bank?	_____	_____
26. Do you save according to any specific method?	_____	_____
27. Is this method a budget?	_____	_____
28. Do you sincerely strive to save some money each week?	_____	_____

	Yes	No
29. Do you make donations to any charity or organization?	_____	_____
30. Do you consider the worthwhileness of something before spending?	_____	_____
31. Do you spend anything for gifts in school or family life?	_____	_____
32. Do you lend money to family or friends?	_____	_____
33. Do you borrow money from family or friends?	_____	_____
34. Do you feel that you have too much to spend?	_____	_____
35. Is your income so limited that you have no excess money to save?	_____	_____
36. Do you save for special occasions such as Christmas or birthdays?	_____	_____
37. Are you saving for something which is an investment--such as a college education?	_____	_____
38. Are you saving for a luxury, such as a car, rather than a necessity?	_____	_____
39. Did you get your system of saving from home?	_____	_____
40. Do you feel that you show your family your appreciation for their contributions during your school years?	_____	_____

Note: You are invited to help further with this topic by listing on the reverse side of this paper the following information with regard to additional purposes for which you need funds. These may include: church, recreation clubs, social clubs, sports, music lessons, and others.

APPENDIX II

APPENDIX H

UNIT TEST

I. Matching: Place the correct letter from the right hand column in the blank provided at the left.

Description of the problems	Stages in the life cycle
___ 1. Meeting new demands as the children mature.	A. Beginning stage
___ 2. Income and needs for goods fall.	B. Expanding stage
___ 3. Increasing income and needs.	C. Launching stage
___ 4. Accumulating possessions.	D. Contracting stage
___ 5. Health expenses increase.	
___ 6. Decision of mother returning to work.	
___ 7. Developing an understanding of each other's values and goals.	

Description of Insurance	Kinds of Insurance
___ 8. Builds a cash or loan value for later years.	A. Life Insurance
___ 9. May be one form of a savings account.	B. Health Insurance
___ 10. An insurance to meet sickness and accident emergencies.	C. Other forms of Insurance
___ 11. May provide for doctor's services and hospital expenses.	
___ 12. Protects the insured against claims made by persons who have been injured, made ill, or accidentally killed on the owners property.	
___ 13. May provide medical coverage for all family members involved in an automobile accident.	
___ 14. Provides money after death which may be used to care for final expenses	

Description of Credit	Kind of Credit
___ 15. The cheapest form of credit.	A. Cash loans
___ 16. Carries no extra charges on goods.	B. Charge accounts
___ 17. Requires a down payment.	C. Installment buying
___ 18. Balance is paid in regular payments.	
___ 19. Goods purchased are not legally yours until all payments are completed.	
___ 20. A form of convenience to the customer.	
___ 21. Secured from bank or private loan agencies. ¹	

Description of Income	Kinds of Income
___ 22. Services rendered by family members.	A. Money Income
___ 23. Sick benefits.	B. Real Income
___ 24. Dividends and interest.	C. Psychic Income
___ 25. Pleasure derived from the purchase of a new car.	
___ 26. Food furnished by the garden.	
___ 27. Gifts, pensions, and royalties.	
___ 28. The use of the house and the automobile.	

Definitions	Terms
___ 29. The amount of money paid the insured person at stated periods during retirement.	A. Face value
___ 30. The certificate or contract issued by the insurance company to the purchaser.	B. Income Tax
___ 31. The full amount of insurance bought.	C. Premium
___ 32. The person named in the policy to receive the proceeds of the contract at the death of the insured or at the maturity of the policy.	D. Policy
	E. Cash Value
	F. Social Security
	G. Interest

¹Indiana Home Economic Association, Evaluation in Home Economics. Lafayette, Indiana: Purdue University, 1957, p. 47.

Definitions (cont.)

Terms

- | | |
|--|----------------------|
| ___33. The employer and the employee each pay one half of the tax. | H. Waiver of Premium |
| ___34. Federal tax withheld from the individuals paycheck. | I. Annuity |
| ___35. A family spending plan. | J. Beneficiary |
| ___36. A sum paid for the use of borrowed money. | K. Budget |
| ___37. Amount of money paid at a time for insurance. | L. Benefits |
| ___38. The amount you have paid into your policy and the amount that you may borrow. | |
| ___39. A benefit clause providing that the insurance will remain in force without any further premium payments should the policy holder become totally and permanently disabled. | |
| ___40. That which is paid by the insurance company in the form of endowments, annuity payments, cash loans, or cash surrender value. | |

II. True-False: Place either a T or F in the space provided by each statement.

- ___41. Differences over how to use family money figures in almost half of the difficulties in problem marriages according to statistics.
- ___42. Happiness does not result in having plenty but on how to spend what you have.
- ___43. Attitudes about control of the purse strings will depend much upon the family backgrounds in the marriage.
- ___44. Advertising claims are a reliable source to go by in buying.
- ___45. The article that costs the most is the best buy.
- ___46. Nationally advertised brands are always items of superior quality.
- ___47. Most states require the car owner to carry liability insurance.
- ___48. Term insurance is the cheapest type of life insurance.

True-False (cont.)

- ___ 49. Straight life insurance policies stress savings.
- ___ 50. Two can live as cheaply as one.
- ___ 51. The way a teenager uses his money affects the confidence that his parents have in him.
- ___ 52. The well being of the family is determined by the amount of the income received.
- ___ 53. The way a person spends his money shows what his true values are.
- ___ 54. Satisfaction or dissatisfaction in the individuals financial situation may result from comparing themselves with others.
- ___ 55. Values and goals are fixed.
- ___ 56. Capacity, character, and capital are important in obtaining a good credit rating.
- ___ 57. Social security provides for old age security.
- ___ 58. As a general rule, the percentage for food increases as income increases.
- ___ 59. Family planning and spending should be a cooperative affair.
- ___ 60. Spending records and budgets are synonymous terms.

III. Problem-Solving: Circle the answer you consider most correct and explain your choice in each of the following:¹

61. Jerry has an allowance of \$3.00 a week. He has trouble making it last. He realizes he must do something about this problem. Which of the following solutions would you advise Jerry to adopt and why? Circle and explain your choice.
- 1. When allowance runs out ask for more.
 - 2. Keep a record of how allowance was spent for one week, then make a plan for spending the next week.
 - 3. List all his needs and decide how he can divide up his allowance.
 - 4. Ask his parents for a larger allowance.
 - 5. Ask his parents for money when he needs it and not have an allowance.

¹Teaching Family Finance More Effectively (A Handbook for Homemaking Teachers, Bulletin No. 15A. New York: National Committee for Education in Family Finance, 1958), pp. 80, 81.

Problem-Solving (cont.)

62. Mary and John are a young married couple. John has a straight-life insurance policy for \$1,000.00. They are expecting an addition to their family, so John plans to talk to the life insurance agent about adding some more insurance. Which of the following types of life insurance do you think the agent should recommend? Circle and explain your choice.
1. 20 payment life
 2. 20 year term
 3. 20 year endowment
 4. ordinary life
 5. family income
 6. retirement income
63. James and Sally are planning to be married soon. They have been discussing what and how much worldly goods James should have before they marry. Which of the following items do you think are essential before they marry? Circle those you select and explain your choices.
1. Adequate earnings
 2. Ample clothing
 3. Down payment on a home
 4. Money in the bank
 5. Furniture
 6. An automobile
 7. Life insurance policy

(More space would be allowed for the pupils to write on the actual test).

IV. Thought questions.

64. How do values and goals influence choices?
65. How do you account for the large differences in interest rates charged by different lending agencies?
66. What should a buyer consider before making an important purchase?

A FAMILY LIVING COURSE FOR
A COEDUCATIONAL HOME ECONOMICS CLASS
IN CENTRAL COLLEGE HIGH SCHOOL

by

GRACE ELIZABETH RHODES

A. B., Greenville College, 1952

AN ABSTRACT OF A MASTER'S REPORT

submitted in partial fulfillment of the

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MASTER OF SCIENCE

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ABSTRACT

The problems facing American families today emphasize the importance of early training of youth for successful family living. The primary concern of home economists is to strengthen family life. An effective means to this end is the coeducational home economics class in family living for senior high school pupils.

The purposes of this study were: (1) to develop content for a family living course to be taught in a coeducational class in Central College High School, and (2) to use the prepared material in teaching this course and evaluating learning.

Background of pupils and the total school curriculum were considered in planning the course. The course was of one semester in length but the content was planned for one year with the intent of expanding the offerings after the first year. Six areas were included: personal understanding, marriage preparation, child development, family finance, management, and housing. Four units were developed for the course. One unit, "Dollars, Dreams, and Decisions," was a major problem in this study and is included in the report as an example of the type of planning done.

Behavioral goals, which identified both the kind of behavior to be developed and the area of life in which the behavior was to operate, were identified. Learning

experiences were selected to guide pupils toward attainment of concepts that would bring the desired behavior change. A variety of teaching methods was used to develop and maintain a high interest level. Several means of evaluation were used to recognize attainment of behavioral goals by pupils.

The procedure of identifying and developing course content was a valuable experience for the teacher in recognizing important areas for study and understanding recommended methods for guiding pupil learning. Pupils showed evidence of individual growth toward behavioral goals.

It is recommended that coeducational family living classes be made available to all high school seniors, and that all pupils be encouraged to enroll. It is suggested that consideration be given to community mores, school situation, and pupil needs as background for planning such a course. It is further recommended that a minimum of one year be allotted for this class and that teaching methods be employed that will provide a framework for continued independent learning by pupils. To the extent that pupils are prepared successfully for lifetime learning, such a course has been successful in helping to prepare them for living in a world of change.